

MATRIX REQUIREMENTS

1. TYPE MATRIX IN A SINGLE COLUMN DOWN THE CENTER OF THE PAGE, LEAVING 2-INCH MARGINS TOP AND BOTTOM AND WITH AT LEAST TWO BLANK LINES BETWEEN NAME/ADDRESS BLOCKS (EXAMPLE OF MATRIX ON REVERSE SIDE OF THIS FORM)
2. YOU MAY USE ALL CAPS
3. IF USING AN ACCOUNT NUMBER OR ATTENTION LINE, PUT ON SECOND LINE
4. PUT ZIP CODE WITH CITY AND STATE ON LAST LINE
5. MAKE SURE ALL MARGINS ARE AT LEAST 2 INCHES
6. PUT NAME OF DEBTORS ON BACK OF MATRIX
7. IF ADDRESS OF CREDITOR IS UNKNOWN, PUT IN CARE OF ATTORNEY'S OFFICE. PLEASE DO NOT LEAVE BLANK LINES
8. PUT EACH CREDITOR ON MATRIX ONLY ONCE
9. DO NOT WRITE ON FRONT SIDE OF MATRIX
10. USE A HYPHEN IN 9-DIGIT ZIP CODES
11. EACH ADDRESS CAN BE ONLY FIVE LINES
12. EACH LINE CAN HAVE 30 CHARACTERS OR LESS
13. DO NOT PUT DEBTOR, ATTORNEY OR TRUSTEE ON MATRIX
14. COURIER 10, PRESTIGE ELITE OR LETTER GOTHIC ONLY - 10 PITCH
15. DO NOT TYPE BOLD
16. SEND VERIFICATION WITH MATRIX
17. DO NOT USE ½ SIGN
18. DO NOT USE % FOR C/O
19. DO NOT SPLIT ADDRESSES BETWEEN PAGES

EXAMPLE CREDITOR LIST: COURIER 10 PITCH

First City National Bank
of Beaumont
PO Box 3391
Beaumont, TX 77704

Flex Northwest
1540 NW 46th St
Seattle, WA 98372

General Welding Supply Co
PO Box 3167
Baltimore, MD 20984

George S. Bush Export Inc
1400 Exchange Building
Buffalo, NY 10984

Glander International
Lake Success Plaza
One Hollow Lane
Lake Success, NY 11042

Gus Electronics
Marine Division
3700 West 61st Ave
Anchorage, AK 99502

Hansberry's Appliance
Parts Division
400 9th Ave North
Seattle, WA 98109

Hardware Specialty Co
3419 11th Ave SW
Seattle, WA 98134

Hill Batis & Nash
Attorneys at Law
Ste 5125
One World Trade Center
Baltimore, MD 20045

Hocking International
Chemical Corporation
2121 Hoover Avenue
National City, CA 92050-3821

**UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF MICHIGAN**

IN RE:

CASE NO.: _____

Debtor(s)

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verifies that the attached list of creditors is true and correct to the best of my (our) knowledge.

Date: _____

Attorney for Debtor(s)

- OR -

Debtor

Joint Debtor

UNITED STATES BANKRUPTCY COURT Western District of Michigan

PROCEDURE FOR SUBMITTING CREDITORS ON FLOPPY DISK

The matrix must be submitted as either a WordPerfect file or as an ASCII text file. Most word processing programs have the capability to convert files to ASCII text. Although the font type is irrelevant when submitting files on disk, it is a good idea to follow the same format used while preparing hard copy matrixes. Either 5 1/4 or 3 1/2 disks may be used. These disks may be single, double or high density. The disk submitted should contain only the matrix file in the proper format and labeled with the name(s) of the debtor(s).

The same format should be followed for submitting creditors as with hard copy submissions.

1. Lists should be typed in a single column rather than in three columns.
2. Each name/address must consist of no more than 5 (five) total lines, with at least one blank line between each of the name/address blocks.
3. The blank line between creditors should consist of a carriage return only and should not contain any spaces.
4. Each line must be 40 characters or less in length.
5. **DO NOT** include the following people. They will be retrieved automatically by the computer for noticing:
 - * Debtor
 - * Joint Debtor
 - * Attorney for the Debtor(s)
6. The zip code must be on the same line as the city and state.
7. Margins should be set at 1 (one) inch from the edge of the paper and tabs should not be used.

EXHIBIT 4

**UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF MICHIGAN**

In Re:

Case No.

Chapter :

Debtor(s) /

ASSET PROTECTION REPORT

By local rule of this Court, debtors filing Chapter 7 petitions and debtors in cases converting to Chapter 7 must file an Asset Protection Report giving information about the status of insurance coverage on assets in the estate. The back of this page shall be completed with the following information: (1) description of the asset and location; (2) the Debtors insurance agent for the asset, or if none, the insurance underwriter; (3) the policy limit of the policy with respect to the asset; (4) the expiration date of the policy and (5) if the asset is secured, the name of the secured party and whether the debtor insures the interest of that party. If the debtor has sufficient insurance coverages to protect any exemptible interest in real or personal property or does not wish the trustee to use estate funds to procure such coverages, the debtor(s) may sign the waiver below.

Debtors are requested to provide the trustee with copies of all insurance policies and/or declarations representing each insurable asset within fifteen days of the filing of the petition.

**REQUEST TO TRUSTEE
NOT TO INSURE EXEMPTIBLE ASSETS**

I, a debtor who has signed below, state that I intend to provide insurance protection for any exemptible interests in real or personal property in this estate, and I request that the trustee not expend estate funds to procure insurance coverage for my exemptible assets.

Date: _____

Debtor

Date: _____

Joint Debtor

TYPE OF ASSET	DESCRIPTION AND LOCATION	NAME AND ADDRESS OF INSURANCE AGENT OR UNDERWRITER	POLICY LIMIT AND EXPIRATION DATE	SECURED PARTIES DO YOU INSURE THEIR INTEREST?
---------------	--------------------------	--	-------------------------------------	---

REAL PROPERTY:

(INCLUDE ANY PROPERTY
IN WHICH THE DEBTOR
HAS AN INTEREST,
INCLUDING LEASED
PROPERTY IF THE
LEASE REQUIRES THE
DEBTOR TO MAINTAIN
INSURANCE COVERAGES)

PERSONAL PROPERTY:

1. HOUSEHOLD GOODS:
2. MOTOR VEHICLES:
3. BOATS, MOTORS,
SNOWMOBILES, ETC.:
4. LIVESTOCK:
5. EQUIPMENT & FIXTURES:
6. INVENTORY:
7. MISCELLANEOUS
OTHER PROPERTY:

DATE: _____

(DEBTOR)

UNITED STATES BANKRUPTCY COURT

PRE-FILING NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the Federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Neither the judge nor the court's employees may provide you with legal advice.

CHAPTER 7: LIQUIDATION: \$200

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under Chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a Chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, debts fraudulently incurred, debts for willful and malicious injury to a person or property, and debts arising from a drunk driving judgment.
5. Under certain circumstances you may keep property that you have purchased subject to a valid security interest. Your attorney can explain the options that are available to you.

CHAPTER 13: REPAYMENT OF ALL OR PART OF THE DEBTS OF AN INDIVIDUAL WITH REGULAR INCOME: \$185

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for Chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under Chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually the period allowed by the court to repay your debts is three years, but not more than five years. Your plan must be approved by the court before it can take effect.
3. Under Chapter 13, unlike Chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, certain kinds of taxes owed for less than three years, and long term secured obligations.

CHAPTER 11: REORGANIZATION: (\$830 FILING FEE)

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision for an individual to file a Chapter 11 petition should be reviewed with an attorney.

CHAPTER 12: FAMILY FARMER: (\$230 FILING FEE)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to a Chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family owned farm.

DEBTOR'S ACKNOWLEDGMENT OF RECEIPT

I have received a copy of this notice.

Date

Debtor

Date

Co-Debtor

UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF MICHIGAN

COVERSHEET FOR AMENDMENTS

CASE NAME: _____

CASE NUMBER: _____

The enclosed documents amend the matrix, schedules and/or list of creditors previously filed in this case. Please check the appropriate boxes:

The purpose of this amendment is to:

- ☐ ADD CREDITORS. HOW MANY? _____
- ☐ CORRECT THE ADDRESSES OF CREDITORS ALREADY LISTED ON THE SCHEDULES AND MATRIX PREVIOUSLY FILED. (USE BACK OF THIS FORM)
- ☐ FILE NEW SCHEDULES BECAUSE THE CASE HAS BEEN CONVERTED TO ANOTHER CHAPTER AND AMENDMENTS ARE REQUIRED BY THE COURT RULES.
- ☐ OTHER (PLEASE EXPLAIN) _____

THE FOLLOWING DOCUMENTS ARE ATTACHED:

- ☐ \$20.00 AMENDMENT FEE. This fee is required whenever you add creditors to a case, unless the fee is waived by the judge. (See 28 U.S.C. 1930 (a)). The fee is not required when correcting addresses of previously listed creditors. It is not required when new schedules are filed in a converted case.
- ☐ AMENDED SCHEDULES AND LIST OF CREDITORS. Send the original and as many copies as are required by Local Bankruptcy Rule 1007.1. Schedules must be verified by the debtor(s).
- ☐ MATRIX. Send a matrix in the new format, listing only the amended creditors being added. Do not use the three column grid matrix for any reason. This is a change from previous policy. Please do not send a matrix adding creditors to a case unless you also send the amended schedules. Do not send a new matrix to correct an address -- use the back of this form. A Verification of Matrix form must be signed by the attorney preparing the matrix. (DO NOT SIGN THE ACTUAL MATRIX)

NOTE: BR 1009 requires the attorney amending such pleadings to notify parties affected by the amendments.

CORRECTIONS TO MAILING MATRIX

Use this form to make corrections to the names and addresses of any creditors or parties in interest who are listed on the current matrix of the case. You may also delete names from the matrix by using this form.

***** DO NOT USE THIS FORM TO ADD NEW CREDITORS TO THIS CASE. *****

NAME OF CREDITOR (As it now appears) _____

Previous address: _____

Please change to
the following: _____

NAME OF CREDITOR (As it now appears) _____

Previous address: _____

Please change to
the following: _____

NAME OF CREDITOR (As it now appears) _____

Previous address: _____

Please change to
the following: _____

SIGNED: _____

IF YOU HAVE MORE CHANGES JUST COPY THIS SHEET AND KEEP TYPING

(amendform)

Rev 02/00

EXHIBIT 7

UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF MICHIGAN

In re:

Debtor(s).

Case No.
Chapter:
Filed:

NOTICE TO CREDITORS AND OTHER PARTIES IN
INTEREST OF APPLICATION FOR PROFESSIONAL
FEES PURSUANT TO FED. R. BANKR. P. 2016 AND
NOTICE OF THE RIGHT TO OBJECT

Notice is hereby given that the following professional persons have made application to the Bankruptcy Court for the allowance of fees and expenses as listed below:

Professional (Name & Address)	Fees Requested	Expenses Requested	Fees Previously Allowed by Court
----------------------------------	-------------------	-----------------------	-------------------------------------

PLEASE NOTE: The application is available for public review at the Clerk's Office, Room 299, Federal Building, Grand Rapids, Michigan, Monday through Friday from 8:00 a.m. - 4:30 p.m. No hearing will be set before the Court unless a written objection to this application is timely filed with the Clerk of the Bankruptcy Court. If you have any objection, you have 20 days from the date of service of this notice in which to file such written objection. In the event an objection is filed, a subsequent notice will be sent to you of the date, time and location of the hearing on the objection.

ANY OBJECTION MUST BE TIMELY FILED WITH:

United States Bankruptcy Court
110 Michigan, N.W.
P. O. Box 3310
Grand Rapids, MI 49501-3310
[Use Marquette address if applicable]

A COPY OF ANY OBJECTION MUST ALSO BE SENT TO:

[Name & Address of the Applicant or
the attorney for the Applicant]

Date Notice Served: _____

Applicant or Attorney

UNITED STATES BANKRUPTCY COURT
FOR THE WESTER DISTRICT OF MICHIGAN

IN RE:

Debtor(s).
_____ /

Case #:
Chapter:
Filed:

AFFIDAVIT OF NO OBJECTION
TO FEES RECEIVED

The undersigned certifies to the Court under penalty of perjury that a notice of application for professional fees was served on _____, that the notice required that copies of any written objection(s) be served on the undersigned, that 25 days have elapsed, and that no written objection(s) were received within 20 days of the date of service of the notice (or as enlarged by Fed. R. Bankr. P. 9006).

The undersigned therefore requests that the Court sign the proposed order allowing the attorney fees which is attached to this affidavit.

Date: _____

(To be signed by the person designated in
the Notice to receive copies of Objections
To Fees)

EXHIBIT 9

UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF MICHIGAN

In re:

Debtor(s). _____/

Case No. _____
Chapter 13 Proceeding
Filed: _____

**NOTICE TO CREDITORS AND OTHER PARTIES IN INTEREST
OF APPLICATION FOR PROFESSIONAL FEES PURSUANT
TO FED. R. BANKR. P. RULE 2016 - NOTICE OF THE RIGHT TO OBJECT**

Notice is hereby given that the following professional persons have made application to the Bankruptcy Court for the allowance of fees and expenses as listed below:

Professional (Name & Address)	Fees Requested \$	Expenses Requested \$	Fees Previously Allowed by Court \$
----------------------------------	-------------------------	-----------------------------	---

- () Allowance of the fees will modify the Plan and may adversely affect creditors since:
- () the fees will be paid through the Plan with priority over all other claims, except continuous monthly payments to secured creditors and leases;
 - () although the total amount to be paid to creditors remains unchanged, distribution may be delayed to creditors;
 - () the Plan length will increase by _____ months, for a total of _____ months;
 - () other: _____
- () Allowance of the fees will not adversely affect the distribution to creditors since:
- () the fees will be paid direct by the Debtor(s) after completion of the Plan;
 - () this is a liquidating Plan and the fees will be paid upon the sale of assets;
 - () other: _____

The applicant shall forthwith serve a copy of this notice upon those entities entitled to notice. No hearing will be set before the Court unless a written objection to this application is timely filed with the Clerk of the Bankruptcy Court. If you have any objection, you have twenty (20) days from the date of this notice in which to file such written objection. In the event an objection is filed, a subsequent notice will be sent to you of the date, time and location of the hearing on the objection.

ANY OBJECTION MUST BE TIMELY FILED WITH:

United States Bankruptcy Court
110 Michigan, N.W.
P. O. Box 3310
Grand Rapids, MI 49501-3310
[Use Marquette address if applicable]

A copy of any objection must also be served upon:

Date Notice Served: _____

Applicant or Attorney

EXHIBIT 10
UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF MICHIGAN
110 Michigan St., NW
Grand Rapids, MI 49501

Debtor:

NAME.....
ADDRESS.....
CITY, ST ZIPCODE

Case Number: _____

SEMI-ANNUAL REPORT ON CONFIRMED PLAN

1. On the date of this report have you paid all administrative expenses required to be paid at this date by the Plan of Reorganization?

() Yes
() No Please explain if no.

2. On the date of this report have you paid all the priority taxes required to be paid at this date by the Plan of Reorganization?

() Yes
() No Please explain if no.

3. On the date of this report, is the plan substantially consummated? (See 11 U.S.C. 1101(2))

() Yes
() No

4. If you are not yet ready to request a final decree in this case, please state with specificity those actions which must be taken before you will request a decree.

DUE ON OR BEFORE _____.

THIS CASE MAY QUALIFY FOR #
CLOSING. #
CONTACT YOUR ATTORNEY OR CALL #
616-456-2016 FOR MR. ROBINSON. #
ONLY CLOSING WILL STOP U.S. #
TRUSTEE PAYMENTS. #
#####

Name: _____

Agent: _____

Address: _____

Phone: _____

UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF MICHIGAN

IN RE:

CASE NO.: _____

Debtor(s) _____

NOTICE OF RIGHT TO DEMAND HEARING, ABANDONMENT OF PROPERTY,
AND ORDER DISALLOWING SECURED CLAIMS

The undersigned Trustee intends to abandon the property listed below which is either burdensome or of inconsequential value to the estate:

IN ACCORDANCE with Section 554 the above property will be deemed abandoned on the sixteenth (16th) day after the date of service shown below, unless a written objection to said abandonment and request for hearing thereon is filed with the U. S. Bankruptcy Court, Western District of Michigan, P.O. Box 3310, Grand Rapids, Michigan 49501, prior to said date. In the event such an objection and request for hearing is filed, a date and place of hearing will be set and further notice given to interested parties.

IT IS REQUESTED that a copy of this notice be served upon all parties in interest listed in the court records of this case.

Trustee

IT IS HEREBY ORDERED that if no objection to the abandonment is filed as provided above, without further order of this court, any secured claim now filed claiming a security interest in the above property is disallowed because of the abandonment. Such secured creditors will have thirty (30) days from the date of service indicated below to file a proof of claim as an unsecured creditor, provided such creditor is entitled to assert a claim for the unpaid balance following repossession of the security, or such creditor may file its estimated deficiency claim within the aforesaid time subject to amendment prior to closing of the estate showing exact deficiency balance due.

Clerk

Served upon all creditors and interested parties listed on case matrix:

Date served: _____